

**FRONTIER BANCSHARES, INC.**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3412798	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$181	\$210	16.2%		
Loans	\$137	\$172	25.6%		
Construction & development	\$14	\$12	-14.9%		
Closed-end 1-4 family residential	\$35	\$35	1.1%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$9	\$10	9.1%		
Commercial & Industrial	\$24	\$27	13.2%		
Commercial real estate	\$43	\$69	61.5%		
Unused commitments	\$10	\$14	38.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$10	2.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$12	16.3%		
Cash & balances due	\$19	\$14	-26.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$164	\$193	17.7%		
Deposits	\$148	\$179	21.3%		
Total other borrowings	\$16	\$14	-15.6%		
FHLB advances	\$16	\$14	-15.6%		
Equity					
Equity capital at quarter end	\$17	\$17	2.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.2%	--		
Tier 1 risk based capital ratio	12.4%	10.9%	--		
Total risk based capital ratio	13.7%	12.2%	--		
Return on equity <sup>1</sup>	23.6%	15.5%	--		
Return on assets <sup>1</sup>	2.2%	1.3%	--		
Net interest margin <sup>1</sup>	5.6%	5.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	995.6%	589.8%	--		
Loss provision to net charge-offs (qtr)	1043.5%	365.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.1%	0.6%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.3%	0.1%	--
Commercial & Industrial	0.5%	0.2%	0.0%	0.2%	--
Commercial real estate	0.0%	0.2%	0.0%	0.0%	--
Total loans	0.1%	0.2%	0.0%	0.0%	--